

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thaddeus A. McCurdy
Bryden H. McCurdy
Debtors

Case No. 17-00107-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 48

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db/jdb +Thaddeus A. McCurdy, Bryden H. McCurdy, 5157 Winding Way, Apt D,
Harrisburg, PA 17109-6337
cr +American Credit Acceptance, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301,
Moorestown, NJ 08057-3124
4873019 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
4873022 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Drive,
Wilmington, DE 19808)
4873023 +AR Resources Inc., P.O. Box 1056, Blue Bell, PA 19422-0287
4873020 +Allenvue Homeowners Association, P.O. Box 1007, Mechanicsburg, PA 17055-1007
4873024 +Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4873025 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4873029 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial LLC, 332 Minnesota Street, Suite 610,
Saint Paul, MN 55101)
4873026 David J. Apothaker, Esquire, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
4873027 Dept of Housing and Urban Development, c/o Novad Management Consulting,
Shepherds Mall 2401 NW 23rd Street, Suite 1A, Oklahoma City, OK 73107
4873030 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
4873031 +Duane P. Stone, Esquire, Stone, Wiley & Linsensbach, P.C., 3 N. Baltimore Street,
Dillsburg, PA 17019-1287
4873035 +J. Stephen Feinour, Esquire, Nauman Smith, 200 North 3rd Street, 18th Floor,
Harrisburg, PA 17101-1590
4879106 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
4873045 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., Mellon Independence Center,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4873048 +U.S. Dept. of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
4882179 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4873050 +US Dept. of Education/GLELSI, P.O. Box 7860, Madison, WI 53707-7860
4873049 +Upper Allen Township, 100 Gettysburg Pike, Mechanicsburg, PA 17055-5698
4873053 +Victoria W. Chen, Esquire, KML Law Group, P.C., Mellon Independence Center,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: ECMC.COM Mar 05 2020 00:13:00 ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408
4874857 EDI: HNDA.COM Mar 05 2020 00:13:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4873021 +EDI: ACBK.COM Mar 05 2020 00:13:00 American Credit Acceptance, 961 E. Main Street,
2nd Floor, Spartanburg, SC 29302-2185
4875117 EDI: AIS.COM Mar 05 2020 00:13:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4894825 EDI: AIS.COM Mar 05 2020 00:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4873028 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 04 2020 19:08:04 DiTech Financial LLC,
P.O. Box 6172, Rapid City, SD 57709-6172
4905404 E-mail/Text: bankruptcy.bnc@ditech.com Mar 04 2020 19:08:04
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4995878 EDI: ECMC.COM Mar 05 2020 00:13:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4995879 EDI: ECMC.COM Mar 05 2020 00:13:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL, MN 55116-0408
4873033 +E-mail/Text: bknotice@ercbpo.com Mar 04 2020 19:08:13 Enhanced Recovery Company,
8014 Bayberry Road, Jacksonville, FL 32256-7412
4873032 +E-mail/Text: bknotice@ercbpo.com Mar 04 2020 19:08:13 Enhanced Recovery Company,
P.O. Box 57547, Jacksonville, FL 32241-7547
4873034 EDI: IRS.COM Mar 05 2020 00:13:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4873036 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 19:15:05 LVNV Funding LLC,
c/o Resurgent Capital Services, P.O. Box 10497, MS 576, Greenville, SC 29603-0497
4873037 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 19:15:06 LVNV Funding LLC,
55 Beattie Place, Suite 110, Greenville, SC 29601-5115
4894555 E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 19:15:18
LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial,
Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4873038 +E-mail/Text: unger@members1st.org Mar 04 2020 19:08:27 Members 1st Federal Credit Union,
5000 Louise Drive, Mechanicsburg, PA 17055-4899
4873040 E-mail/Text: unger@members1st.org Mar 04 2020 19:08:27 Members 1st Federal Credit Union,
P.O. Box 40, Mechanicsburg, PA 17055-0040
4873039 E-mail/Text: unger@members1st.org Mar 04 2020 19:08:27 Members First Federal Credit Union,
P.O. Box 40, Mechanicsburg, PA 17055-0040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4873041 +EDI: MID8.COM Mar 05 2020 00:13:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

4873042 +E-mail/Text: Bankruptcies@nragroup.com Mar 04 2020 19:08:34 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

4889904 +EDI: PRA.COM Mar 05 2020 00:13:00 Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4873044 EDI: PRA.COM Mar 05 2020 00:13:00 Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502

4886668 +EDI: PRA.COM Mar 05 2020 00:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4873043 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 04 2020 19:08:08 Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946

4873046 +EDI: SWCR.COM Mar 05 2020 00:13:00 SW Credit Systems L.P., 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

4873051 +EDI: VERIZONCOMB.COM Mar 05 2020 00:13:00 Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225

4873052 +EDI: VERIZONCOMB.COM Mar 05 2020 00:13:00 Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4873047 ##+Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta, GA 30346-2230

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

Tracy Lynn Updike on behalf of Debtor 1 Thaddeus A. McCurdy tlupdike@mette.com, cgfraker@mette.com

Tracy Lynn Updike on behalf of Debtor 2 Bryden H. McCurdy tlupdike@mette.com, cgfraker@mette.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

William E. Craig on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

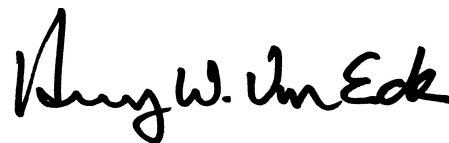
TOTAL: 6

Information to identify the case:

Debtor 1	<u>Thaddeus A. McCurdy</u>	Social Security number or ITIN	xxx-xx-1361
	First Name Middle Name Last Name	EIN	--
Debtor 2 (Spouse, if filing)	<u>Bryden H. McCurdy</u>	Social Security number or ITIN	xxx-xx-5528
	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-00107-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Thaddeus A. McCurdy
aka Thad A. McCurdyBryden H. McCurdy
fka Bryden H. McGarry**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk3/4/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.